



HOME LOAN APPLICATION FORM



Contract Clause Date ___/___/___

All fields mandatory. Please ensure all fields are completed.

A Client Details

APPLICANT 1 Borrower Guarantor

Is applicant first home buyer? Yes No

Australian Permanent Resident? Yes No

Existing Customer Yes No

Loan Number _____

Title _____ First Name _____

Middle Name _____

Family Name _____

Male Female Date of Birth ___/___/___

Marital Status: _____

No. & age of Dependents (per application) 1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____

Drivers Licence No. _____

Home Phone () _____

Work Phone () _____

Mobile _____

Email address _____

Current Address: Street _____

Suburb _____ State _____ Postcode _____

Period at Address ___ Years ___ Months

Ownership Type: Owned Rent-Free Renting/Boarding

If you have lived at your current address for less than three years, please complete below: **Previous Address**

Street _____

Suburb _____ State _____ Postcode _____

Post Settlement Address

Street _____

Suburb _____ State _____ Postcode _____

Post Settlement Ownership Type: Unchanged Owned
 Renting/Boarding Rent-Free

Postal Address after settlement

Street _____

Suburb _____ State _____ Postcode _____

Current Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ___/___/___

Full time Part time Self Employed
 Contract Casual Not employed

if less than two years, please indicate previous employment:

Previous Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ___/___/___

(if same as Applicant 1 write 'SAME' where applicable)

APPLICANT 2 Borrower Guarantor

Is applicant first home buyer? Yes No

Australian Permanent Resident? Yes No

Existing Customer Yes No

Loan Number _____

Title _____ First Name _____

Middle Name _____

Family Name _____

Male Female Date of Birth ___/___/___

Marital Status: _____

No. & age of Dependents (per application) 1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____

Drivers Licence No. _____

Home Phone () _____

Work Phone () _____

Mobile _____

Email address _____

Current Address: Street _____

Suburb _____ State _____ Postcode _____

Period at Address ___ Years ___ Months

Ownership Type: Owned Rent-Free Renting/Boarding

If you have lived at your current address for less than three years, please complete below: **Previous Address**

Street _____

Suburb _____ State _____ Postcode _____

Post Settlement Address

Street _____

Suburb _____ State _____ Postcode _____

Post Settlement Ownership Type: Unchanged Owned
 Renting/Boarding Rent-Free

Postal Address after settlement

Street _____

Suburb _____ State _____ Postcode _____

Current Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ___/___/___

Full time Part time Self Employed
 Contract Casual Not employed

if less than two years, please indicate previous employment:

Previous Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ___/___/___

HOME LOAN APPLICATION FORM

ONLY complete if Company, Trust or Sole Trader/Partnership.

SOLE TRADER Borrower Guarantor
 Business Name: _____
 Business Owner Name: _____
 Business Address (No PO Box) _____

 ABN _____

TRUST Borrower Guarantor
 Trustee Name _____
 As Trustee for (Trust Name) _____
 Type of Trust _____
 Country where Trust was established _____
 Name and address of all trustees of the trust _____

 Name of Beneficiaries or details of the class _____

COMPANY Borrower Guarantor
 Company Name: _____
 Registered Address (No PO Box) _____
 Business Address (No PO Box) _____
 ACN _____
 Nature of Business _____
 No. of Directors _____
 Names of all Directors _____

 Beneficial owner Name and address (An individual who owns through one or more share holdings more than 25% of the issued capital in the company) _____

PARTNERSHIP Borrower Guarantor
 Partnership Name _____
 Registered Business Name (if any) _____
 Country where Partnership was established _____
 Full Names & residential address of all Partners in Partnership _____

B Loan Purpose

	AMOUNT
<input type="checkbox"/> Purchase Price of an Owner Occupied Property	\$ _____
<input type="checkbox"/> Purchase Price of Investment Property	\$ _____
<input type="checkbox"/> Refinance	\$ _____
<input type="checkbox"/> Debt Consolidation	\$ _____
<input type="checkbox"/> Business Purpose	\$ _____
<input type="checkbox"/> Equity Release & Stated Purpose	\$ _____
<input type="checkbox"/> Construction	\$ _____
Total Loan required	\$ _____
Contribution of Own funds (in addition to the above)	\$ _____
Total Loan required	\$ _____

HOME LOAN APPLICATION FORM

C Loan Product Information/Splits

PRODUCT ONE NAME _____

Product One Loan Amount \$ _____ (Excluding LMI)

LMI Capitalisation Yes No

Is there a Fixed Rate to apply Yes No / Fixed Rate Term _____ Years

Fixed Rate Lock-in Yes No (available on fixed rate products only)

Term of Loan _____ Years

Is there an interest only period? Yes No

If yes, Interest Only Term _____ Years

Interest Only in Advance required Yes No
(Investment purposes only)

Repayment Frequency Weekly Fortnightly Monthly

Repayment Amount Minimum or Nominated \$ _____

PRODUCT TWO NAME _____

Product One Loan Amount \$ _____ (Excluding LMI)

LMI Capitalisation Yes No

Is there a Fixed Rate to apply Yes No / Fixed Rate Term _____ Years

Fixed Rate Lock-in Yes No (available on fixed rate products only)

Term of Loan _____ Years

Is there an interest only period? Yes No

If yes, Interest Only Term _____ Years

Interest Only in Advance required Yes No
(Investment purposes only)

Repayment Frequency Weekly Fortnightly Monthly

Repayment Amount Minimum or Nominated \$ _____

D Statement of Assets (what you own today)

REAL ESTATE (please provide address)	Ownership Type	Value	Income/Freq
Property 1	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$	\$
Property 2	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$	\$
Property 3	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$	\$
OTHER ASSET TYPE (Car, Savings, Superannuation)	Institution (if applicable)	Amount	Income/Freq
		\$	\$
		\$	\$
		\$	\$
		\$	\$

E Statement of Liabilities (what you owe today)

EXISTING MORTGAGES					
Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after Settlement	
	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
LEASE / HIRE PURCHASE / PERSONAL LOAN / OTHER LIABILITIES					
Liability Type	Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after Settlement
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
CREDIT AND STORE CARDS					
Liability Type	Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after Settlement
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER LIABILITIES (rent payments, HECS, child maintenance etc)					
Description			Payment	Remains after Settlement	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	

HOME LOAN APPLICATION FORM

H Settlement Information

Payment Method <input type="checkbox"/> Direct Debit <input type="checkbox"/> Salary Credit		
Solicitor Name _____		Contact Name _____
Solicitor Address _____		Tel () _____
Mail Home Loan Agreement to <input type="checkbox"/> Customer	<input type="checkbox"/> Solicitor	Anticipated Settlement Date ____ / ____ / ____

APPLICATION FEES	
Total Establishment Fee \$ _____	
<input type="checkbox"/> Deduct from my Credit Card.	Credit Card Number _____
Card Type _____	Expiry Date ____ / ____
Name of Credit Card Holder _____	Signature of Credit Card Holder _____
Please note that if you withdraw your application or if your application is declined, all or part of your application fee may be retained by us. If more than one valuation is required, an Additional Valuation Fee is also payable. This amount will be deducted from your loan proceeds at settlement.	

ACCOUNT KEEPING FEE -- For Pro Pack Loans Only	
Total RAMS Pro Pack loans held by customer _____ (Including Pro Pack loans in this application)	
Account keeping fee to be charged per Pro Pack loan <input type="checkbox"/> \$150 (2 – 4 Pro Pack loans)	<input type="checkbox"/> \$100 (5+ Pro Pack loans)
Note: If no Account Keeping fee box is ticked above then the default Account keeping fee of \$300 p.a. will be applied per Pro Pack loan	

I Ordering Debit Cards and Cheque Books

TRANSACTIONAL LOANS ONLY (If left blank, no cards or chequebooks will be ordered)	
Please complete the section below if you would like a debit card or cheque book linked to your home loan.	
RAMS requires the names of all borrowers to be disclosed on each cheque book.	
Applicant 1 <input type="checkbox"/> Debit Card <input type="checkbox"/> Cheque Book	Applicant 2 <input type="checkbox"/> Debit Card <input type="checkbox"/> Cheque Book

J Anti-Money Laundering and Counter-Terrorism Financing Act 2006 Requirements

All Applicants - Is either Applicant 1 or Applicant 2 known by any other name(s)	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
If "Yes" give details of other name(s):	
Applicant 1: _____	Applicant 2: _____
Note: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false or misleading information	

K Declarations

BUSINESS PURPOSE DECLARATION (if applicable)

I /we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for;

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT	
You should only sign this declaration if this loan is wholly or predominantly for:	
<ul style="list-style-type: none"> ▪ business purposes; or ▪ investment purposes other than investment in residential property. 	
By signing this declaration you may lose your protection under the National Credit Code.	
Name _____	Name _____
Signature _____	Signature _____
Date ____ / ____ / ____	Date ____ / ____ / ____

HOME LOAN APPLICATION FORM

L Applicant's Declaration

- Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? Yes No
- Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed? Yes No
- Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? Yes No
- Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? Yes No
- Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? Yes No

APPLICANT'S ACKNOWLEDGMENTS AND AUTHORITY Each person signing this application

- Applies for the loan secured over the property, as specified in this application
- Consents to RAMS seeking verification of any of the statements contained herein
- Agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by RAMS
- Understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the replacement value of the property including improvements, and from an insurer acceptable to RAMS
- Authorises his/her solicitor agent to accept notices on his/her behalf
- Confirms that all statements made in this application are true and are made for the purpose of obtaining a loan
- Authorises RAMS to give a copy of the Loan Agreement to any guarantor of the loan
- Confirms that he/she is over the age of 18
- Acknowledges that accompanying Additional Information Form(s) (if any) form a part of this application
- Acknowledges that this form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information provided in this form will not become part of any contract for credit which may come into existence between any applicant and RAMS
- Understands that only RAMS can decide whether this application is approved and that any person who may have introduced me to RAMS (including a broker) has no authority to give that approval or otherwise to act on behalf of RAMS in any capacity
- Acknowledges that any broker acting on my behalf in connection with this application, or any other person who introduced me to RAMS, may be paid a commission if this application is approved

PRIVACY CONSENT AND DISCLOSURE STATEMENT



At RAMS, information is the cornerstone of our ability to provide superior service and our most important asset is your trust. RAMS collects personal information that is necessary for us to process your application, maintain your home loan, allow us to identify you and deliver the benefits of the home loan to you and keep you informed about other products, services and special offers that may be of interest to you. Part of the information we have requested is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If all or part of the information requested in the Application Form is not provided then we may not be able to process your application. RAMS Privacy Policy Statement sets out RAMS' policies on management of personal information. A copy is available at www.rams.com.au or by contacting RAMS Customer Service on 13 72 67.

PERSONAL INFORMATION

I agree that Westpac Banking Corporation, RAMS Financial Group Pty Limited, any other member of the Westpac Group and franchisees of RAMS Financial Group Pty Limited (the 'Parties') may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with any Party or any existing RAMS loan.

I agree that the Parties may access any information about me which was collected in relation to an existing RAMS loan.

If the Parties engage anyone (a 'Service Provider') to do something on their behalf (for example a mailing house or a data processor) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

A Party might give any information referred to above to entities other than another Party and the Service Providers where it is required or allowed by law or where I have otherwise consented (this includes the consents I have provided below).

If I apply for a Debit Card for use in connection with my/our loan I/we acknowledge that my personal information will be shared with Indue Limited, the issuer of the card and First Data Resources Australia Ltd (to administer the card).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess my application for the products I have selected, and for account administration, planning, product development and research purposes.

I understand that I can access most personal information that the Parties hold about me (sometimes there will be a reason why this is not possible, in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted.

I acknowledge that I can find out what sort of personal information the Parties have about me, or make a request for access by calling 13 72 67.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate which include RAMS Financial Group Pty Limited.

CREDIT INFORMATION

The Lender means Westpac Banking Corporation, any manager, any servicing company or any authorised agent of the Lender who for the purposes of the Privacy Act is a credit provider.

Notice that credit information may be given to a credit reporting agency

The Privacy Act 1988 allows the Lender to give a credit reporting agency certain personal information about me which I authorise the Lender to do. This information includes:

- certain identity details;
- that credit has been applied for and the amount;
- the fact that the Lender is a credit provider to me;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;

PRIVACY CONSENT AND DISCLOSURE STATEMENT



- that payments are no longer overdue;
- details of cheques drawn by me for more than \$100 which have been dishonoured more than once;
- that in the opinion of the Lender I have committed a serious credit infringement; and
- that the credit provided to me by the Lender has been paid or discharged.

Authority to obtain certain credit information

To enable the Lender to assess my application for personal or commercial credit, I authorise the Lender to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and
- from a business which provides information about the commercial credit worthiness of persons, information about my commercial activities or commercial credit worthiness

Authority to exchange credit information with other credit providers

I authorise the Lender to give to and obtain from credit providers named either in the accompanying credit application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to:

- assess my application for credit and / or my credit worthiness;
- assist me to avoid defaulting on my credit obligations; and
- notify other credit providers of a default by me.

Authority to disclose certain information to joint applicants

I understand that if the Lender declines the credit application due to adverse information on my personal credit file, then each applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Authority to exchange credit information for securitisation purposes

I authorise the Lender to give and obtain from persons involved in securitisation arrangements, any report or information about me in relation to personal or commercial credit provided to me, including any information about my credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.

Bankers Opinions

I authorise the Lender to give and receive a banker's opinion for purposes connected with my business, trade or profession.

Authority for Mortgage Insurers (if applicable).

Mortgage insurance protects the Lender against any shortfall from a mortgagee sale of the security property. A claim paid under mortgage insurance will be recovered by the mortgage insurer directly from the borrower(s) and/or guarantor(s).

I authorise a mortgage insurer to obtain my credit report containing personal or commercial information about me from a credit reporting agency and for the Lender to disclose a report or information to a mortgage insurer:

- to assess whether to insure;
- to assess the risk of insuring the Lender and the risk of default by me of the mortgage credit given to me;
- for any other purpose in connection with the contract of mortgage insurance between the Lender and the mortgage insurer.

In connection with my application for mortgage insurance, I acknowledge that the Lender may provide personal information about me to mortgage insurance companies. Should I wish to obtain details of the identity of these organisations and how to contact them, the Lender will provide me with such details.

I acknowledge that my personal information is collected by these organisations for the purposes set out above, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose my personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

If my personal information is not provided to these organisations, I acknowledge that the Lender may not be in a position to provide the mortgage finance requested.

PRIVACY CONSENT AND DISCLOSURE STATEMENT

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I acknowledge that the Lender has the right to confirm the details of the information provided in an application for credit made by me.
- I consent to the Lender giving to any guarantor(s) or indemnitor(s) all information, including credit reports and copies of documents, which the Lender sees fit concerning me, the credit provided to me and any security.
- I consent to the Lender exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant and solicitor and with any person through whom I have been introduced to the Lender including a broker.
- I have read, understand and agree to the acknowledgements and consents relating to the protection of my privacy.

MARKETING

Members of the Westpac Group and franchisees of RAMS Financial Group Pty Limited would like to be able to contact you or send you information regarding other products and services. Your terms and conditions document will explain what action to take should you not wish to receive this information. If you do not wish to receive these communications please notify us by writing to RAMS Privacy Officer, Locked Bag 5001, Concord West, NSW 2138.

SIGNATURES

This applies to all parts of the application not separately signed by each applicant.

Name _____ Name _____

Signature _____ Signature _____

Date ____ / ____ / ____

Date ____ / ____ / ____